

# Your Term Level Term Life Insurance<sup>1</sup>

<b>Description</b>	Guaranteed level term life insurance available on a non-medical <sup>2</sup> and medically underwritten basis.		<b>Certificate Fees</b>	Monthly: \$6.13																				
<b>Term Lengths</b>	10-, 15-, 20-, 25-, 30-year terms available for all underwriting classes.			Quarterly: \$18.20																				
<b>Death Benefit</b>	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued on an annual renewable term to age 100. Evidence of insurability is not required to renew coverage.		<b>Modal Factors</b>	Semi-Annual: \$35.70																				
<b>Premiums</b>	Level and guaranteed for the entire initial term. After the initial term period, coverage may be continued at annual renewable rates to age 100. Evidence of insurability is not required to renew coverage.			Annual: \$70.00																				
<b>Minimum Premium</b>	Monthly: \$10 Quarterly: \$30 Semi-Annual: \$60 Annual: \$120		<b>Conversion</b>	(Certificate fees are commissionable on non-medical underwriting classes only)																				
<b>Issue Ages</b> (age nearest birthday)	<table border="1"> <thead> <tr> <th colspan="3">All Underwriting Classes</th> </tr> <tr> <th>Term</th> <th>Non-Tobacco</th> <th>Tobacco</th> </tr> </thead> <tbody> <tr> <td>10-year:</td> <td>18-80</td> <td>18-80</td> </tr> <tr> <td>15-year:</td> <td>18-70</td> <td>18-70</td> </tr> <tr> <td>20-year:</td> <td>18-65</td> <td>18-60</td> </tr> <tr> <td>25-year:</td> <td>18-60</td> <td>18-55</td> </tr> <tr> <td>30-year:</td> <td>18-55</td> <td>18-50</td> </tr> </tbody> </table>			All Underwriting Classes			Term	Non-Tobacco	Tobacco	10-year:	18-80	18-80	15-year:	18-70	18-70	20-year:	18-65	18-60	25-year:	18-60	18-55	30-year:	18-55	18-50
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Non-Medical	Medical																							
Non-Tobacco	Preferred Plus Non-Tobacco																							
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			<b>Built-in Riders</b> (automatically included for no additional premium)	Common Carrier Accidental Death Benefit Rider may provide an additional benefit if death is due to an accident or accidental injury that happens while riding as a fare-paying passenger on a common carrier such as plane, bus, or train.																				
				Family Health Benefit Rider may provide a payment to help you cover some family health expenses (such as an ambulance ride) that occur as a result of certain natural disasters which include hurricanes, tornados, and earthquakes.																				
			<b>Additional Riders</b> (available for additional premium)	Disability Income Rider (Accident Only)																				
				Disability Income Rider (Accident & Sickness)																				
				Waiver of Premium Rider																				
				Accidental Death Rider																				
				Children's Term Rider																				

## Sales Focus

### Non-medical underwriting up to \$400,000

- Available on 10-, 15-, 20-, 25-, and 30-year terms
- No medical exams, no fluids, no APS, no routine Personal Health Interviews (PHIs) no coverage justification

### Speed to issue

- iGo e-App<sup>4</sup> process for non-medical applications
- In Good Order applications
- Point-of-Sale eligibility decisions in under 10 minutes

<sup>1</sup> Foresters Your Term Level Term Life Insurance and its riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the Foresters Your Term Producer Guide and the insurance contract for your state for these terms and conditions. Underwritten by The Independent Order of Foresters.

<sup>2</sup> Insurability depends on answers to health and lifestyle questions and an underwriting review.

<sup>3</sup> Accelerated Death Benefit Rider not available in CA.

<sup>4</sup> Currently available only through the iPipeline iGO e-App platform, using Internet Explorer and Safari on the Apple iPad only. e-App is not available in NY.

This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance certificate providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement certificate. Receipt of the accelerated death benefits may affect eligibility for public assistance programs and may be taxable.